

**2023-2024 Liability Rates Summary**

Vehicle Category Description	Annual Rate	Audit Rate
PPCars/Station Wagons	\$ 200.00	\$ 100.00
LawEnf. Emer.-Normal	\$ 350.00	\$ 175.00
LawEnf. Emer.-Min.	\$ 300.00	\$ 150.00
EMT's	\$ 300.00	\$ 150.00
Utility Vans	\$ 300.00	\$ 150.00
12 Passenger Vans	\$ 300.00	\$ 150.00
15 Passenger Vans	\$ 300.00	\$ 150.00
Mini Buses > 15 Passengers	\$ 300.00	\$ 150.00
Commercial Units	\$ 200.00	\$ 100.00
Fire Trucks	\$ 300.00	\$ 150.00
Activity Buses	\$ 300.00	\$ 150.00
Motorcycles or Motor Scooters	\$ 150.00	\$ 75.00
Motor Graders	\$ 200.00	\$ 100.00
Shovels, Mixers, Sprayers, Sweepers	\$ 134.00	\$ 67.00
Rollers, Loaders, Crawler Tractors	\$ 50.00	\$ 25.00
Fork Lifts, Mowers	\$ 50.00	\$ 25.00
Farm Tractors & Agriculture Equip.	\$ 50.00	\$ 25.00
Golf Carts, Segways (non-public roads)	\$ 50.00	\$ 25.00
Trams	\$ 150.00	\$ 75.00
Trailers (Highway/over the road)	\$ 50.00	\$ 25.00
School Buses (Summer Program)	\$ 498.00	\$ 249.00
\$10,000 Med Pay	\$ 36.00	\$ 18.00
Miscellaneous	\$ 50.00	\$ 25.00
ATV, ITV (non public roads)	\$ 50.00	\$ 25.00

**2023-2024 Auto Physical Damage Rates**

Physical Damage Options	Annual Rate	
Fire - All Items listed for liability (under \$75,000)	\$ 31.00	per item
Fire & Theft- All Items listed for liability (under \$75,000)	\$ 36.00	per item
Comprehensive Motorcycle	\$ 138.00	per item
Collision Motorcycle	\$ 225.00	per item
Comprehensive up to \$74,999	\$ 50.00	per item
Comprehensive \$75,000 - \$299,999	\$ 717.00	per item
Comprehensive \$300,000 - \$499,999	\$ 1,408.00	per item
Comprehensive \$500,000 +	\$ 1,536.00	per item
Collision < \$5,000	\$ 62.00	per item
Collision \$5,000 - \$9,999	\$ 108.00	per item
Collision \$10,000 - \$29,999	\$ 179.00	per item
Collision \$30,000 - \$49,999	\$ 258.00	per item
Collision \$50,000 - \$74,999	\$ 389.00	per item
Collision \$75,000 - \$299,999	\$ 1,037.00	per item
Collision \$300,000 - \$499,999	\$ 1,821.00	per item
Collision \$500,000 +	\$ 2,030.00	per item
2023-2024 Deductibles by type and values	Comp Ded	Coll Ded
Fire Only	\$ 500.00	\$ 500.00
Fire and Theft	\$ 500.00	\$ 500.00
Motorcycles	\$ 500.00	\$ 500.00
Vehicles valued up to \$74,999	\$ 500.00	\$ 500.00
Vehicles valued \$75,000 - \$299,999	\$ 1,000.00	\$ 1,000.00
Vehicles valued \$300,000 - \$399,999	\$ 5,000.00	\$ 5,000.00
Vehicles valued \$400,000 - \$499,999	\$ 10,000.00	\$ 10,000.00
Vehicles valued over \$500,000	\$ 20,000.00	\$ 20,000.00